

United States Bankruptcy Court
Southern District of Mississippi

In re:
Emilee Jo Simmons
Debtor

Case No. 25-50514-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Apr 10, 2025

User: mssbad
Form ID: 309B

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2025:

Recip ID	Recipient Name and Address
db	+ Emilee Jo Simmons, 20256 Dan Walker Rd, Saucier, MS 39574-9417
5496633	+ Cooper Davis, 22075 Grimes St, Pass Christian, MS 39571-5839
5496634	Credit One Bank, Att6801 Cimarron Rd, Las Vegas, NV 89113

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 10 2025 19:40:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ EDI: BZSWESSLERSR	Apr 10 2025 23:41:00	Zachary S Wessler, Sr, 1806 23rd Avenue, Suite A, Gulfport, MS 39501-2963
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 10 2025 19:40:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5496630	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 10 2025 19:40:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
5496631	+ EDI: CAPITALONE.COM	Apr 10 2025 23:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5496632	+ EDI: WFNNB.COM	Apr 10 2025 23:41:00	Comenity, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5496635	+ EDI: DISCOVER	Apr 10 2025 23:41:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5496636	+ EDI: PHINGENESIS	Apr 10 2025 23:41:00	Genesis FS, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5496637	+ EDI: JPMORGANCHASE	Apr 10 2025 23:41:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5496638	+ Email/Text: melissa.martin@kfcu.org	Apr 10 2025 19:40:00	Keesler FCU, Attn: Bankruptcy, 2602 Pass Rd, Biloxi, MS 39531-2728
5496639	+ EDI: CAPITALONE.COM	Apr 10 2025 23:41:00	Kohl's, Po Box 3043, Milwaukee, WI 53201-3043
5496640	+ EDI: SYNC	Apr 10 2025 23:41:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2025

Signature: /s/Gustava Winters

**Notice of Chapter 7 Bankruptcy Case – – Proof of Claim Deadline Set
United States Bankruptcy Court Southern District of Mississippi**

Information to identify the case:

Debtor 1	Emilee Jo Simmons	Social Security number or ITIN xxx-xx-7119
	First Name Middle Name Last Name	EIN ---
Debtor 2		Social Security number or ITIN ---
(Spouse, if filing)	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 25-50514-KMS		Date case filed for chapter 7 4/10/25

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Emilee Jo Simmons	
2. All other names used in the last 8 years	aka Emilee J Simmons	
3. Address	20256 Dan Walker Rd Saucier, MS 39574	
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	Zachary S Wessler Sr 1806 23rd Avenue, Suite A Gulfport, MS 39501	Contact phone 228-207-0496 Email chapter7trustee@wesslerlawgroup.com

For more information, see page 2 >

Debtor **Emilee Jo Simmons**Case number **25-50514-KMS**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone: 228-563-1790 Date: 4/10/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 13, 2025 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Zachary S Wessler Sr Zoom video meeting. Go to zoom.us/join, enter Meeting ID 762 398 6120 and Passcode 5093776334 , OR call 228-225-3419. For additional meeting information go to www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 7/14/25 </div> <div> You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline for all creditors to file a proof of claim: </div> <div> (except governmental units) </div> <div> Filing deadline: 6/20/25 </div> <hr/> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 10/7/25 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	